



# PROBUS CLUB OF MALVERN INC

Victoria Australia

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*Supported by the Rotary Club of Malvern and sponsored by the City of Stonnington. The club meets 10am, 4th Tuesday each month, Presbyterian Church House, 163 Wattletree Rd, Malvern and via Zoom videoconference*

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## FRIENDSHIP, FELLOWSHIP & FUN

Copies of the Bulletin will be available at the Church House Meeting and will be emailed to members. The Zoom link is <https://us02web.zoom.us/j/5170019102>. The Meeting ID is 517 001 9102. By phone - (03) 7018 2005 or attend in person at the Presbyterian Church House, 163 Wattletree Road at 10.00am.

### MONTHLY MEETING, 10.00 am TUESDAY 25<sup>th</sup> NOVEMBER 2025

#### President's Report: David Richards



November is nearly passed, so it's time to review developments this Probus year. The new En Plein Air Art continues to meet with enthusiasm as does the Golf Group and the weekly walking set. Ian's program activities continue to attract excellent attendance from both members and their partners/wives. A limited numbers visit to the NAB Museum in Knox and more recently to Duldig studio, Museum and Sculpture Garden in Burke Road have been well attended and appreciated. The Investment Group continues to display its excellent return on abstract investments supported with excellent economic reviews such as that following the Reserve Bank Board review on interest rates and the economy. And Chris Begg's classical music group is an inspiration to other Probus clubs when I have mentioned it in passing. I confidently invite you to participate in all these activities, you won't be disappointed.

Richard Middleton is proving to be a very selective restaurant lunch connoisseur. A feast on the town at the Racecourse Hotel followed by the Malvern Theatre Company's performance of the "Perfect Wedding" comedy, proved to be very entertaining and tickled the fancy of attendees. Thanks again Jeffrey Blight.

Members have got used to receiving the Chairman's Assignments spreadsheet and look forward to receiving updates to SPOT whose been 'dobb'd in' for future tasks. Thanks guys for accepting the management tool for what it is, in the spirit of good fun, fellowship and friendship that follows with well-planned organised events and activities.

The development of intellectual debate, discussion, and consultation with one another is an objective of the club as demonstrated last Friday when over 30 members participated in the ad hoc Georgios Friday Coffee. Wow what a success is the Friday morning coffee. A demonstration of the intrinsic value of members sharing time together has emerged from the attendee's; there is not a silent moment.

Bob Kingman continues to bring rabbits out of the hat with excellent guest speakers. This month we were treated to Clancy Moore who spoke about Transparency International. I guess the point is you never know who is watching you. My father taught me "to be on my best behaviour all the time". You will have observed that, since I have been in Probus. Transparency International is like a civil policeman checking out and researching information especially for the corporates. We are living in a different world.

There are no new members in the pipeline. Over the next couple of months share your positive

Malvern Probus experience and bring a guest and friends to our meetings. Guests will be impressed by the high calibre of our speakers. On January 27<sup>th</sup> the program will include several club members. I have always been inspired by the words of wisdom from our members who emanate from the most diverse activities within the community. I was impressed when Peter Penry Williams explained the need to slow down his decision-making process having discovered his worst outcomes trailed hasty responses to situations; especially one where he inadvertently knocked his wife down while she was retrieving bags from behind the car. I reckon we can all relate to the waiting for one thing or another. Hopefully Peri has recovered. Looking forward to seeing you with your Wife and or Partner at the Christmas function at Riversdale Golf Club on the 2<sup>nd</sup> December.

Best Wishes

Dave

**Guest Speaker: Paul McDonald, CEO Anglicare**

**Topic: Youth Justice, Family and Domestic Violence**



Paul McDonald has had a career in social welfare, serving as the CEO of Anglicare Victoria since 2010, and previously as a senior bureaucrat in the Victorian Department of Human Services (DHS). His roles in the government included leading Victoria's Child Protection Program and overseeing the government's response to the heroin overdose crisis. McDonald also has a background in community work, having started his career as a youth worker and volunteering with Mother Teresa in Calcutta as a teenager. Now that's commitment.

#### Career history

- **Anglicare Victoria:** CEO since 2010, where he has led the organization's growth and innovation in foster care, family welfare, and youth support services.
- **Victorian Department of Human Services:** Senior bureaucrat for 10 years, including roles as Executive Director of the Children, Youth and Family Division and Victorian Director of Drugs Policy and Services.
- **Government leadership:** Led Victoria's response to the heroin overdose crisis, which earned a Prime Minister's Award for harm minimization work.
- **National committees:** Chaired national committees, including the National Committee on the Review of Alcohol Advertising and the National Inhalants Taskforce.
- **Centre for Excellence in Child and Family Welfare:** Served as President.
- **The Home Stretch campaign:** Founder and Chair of the campaign to extend the age of state care for young people from 18 to 21. He was awarded the National Pro Bono 'Influencer Award' for his role in the campaign.
- **Early career:** Began career as a youth worker in Katherine, Northern Territory. Volunteered with Mother Teresa in Calcutta as a teenager.

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**Chairman of the Day: Bill Hampel**

**Spotlight Speaker: Stephen Russel**

## MEMBERSHIP

**Special Event: The November 2025 General Meeting attendees will be asked to vote to award Life Membership in recognition of the contribution of a 28-year member.**

The submission for Life Membership was made to the 5<sup>th</sup> November 2025 Management Committee meeting and was approved unanimously.

### **Birthdays in November:**

David Plant	6 <sup>th</sup>	John Batzias	22 <sup>nd</sup>	Brian Stiebel	25 <sup>th</sup>	Chris Begg	26 <sup>th</sup>
John Jobling	27 <sup>th</sup>	Leigh Machin	27 <sup>th</sup>	Robert Ward	28 <sup>th</sup>		

### **Birthdays in December:**

Peter Harries	6 <sup>th</sup>	Don Jones	22 <sup>nd</sup>	David Power	22 <sup>nd</sup>	Tony Ng	29 <sup>th</sup>
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The membership as at 20<sup>th</sup> Nov is 86 (less three Life Members) thus leaving vacancies at 17.

Please let Leigh Machin know, on leighmachin@bigpond.com, if you change your contact details.

**Executive Committee Meetings:** 3rd Feb 2026

## ACTIVITIES

### **REMEMBER TO BOOK FOR OUR XMAS LUNCH on the 2<sup>nd</sup> Dec.**

**Phone Richard Middleton, 0408 328 465**

**Every Friday morning, Probus Morning Coffee**, (except Good Friday and Christmas Day) from 10.00am – 12.00 noon, at Giorgio's in Malvern (opposite the Malvern Town Hall).

**Every Thursday morning, The Walking Group** meets at 10.00am. Here is your chance to get some *gentle* exercise while solving the world's problems. It's usually a flat route, no steep hills, at a pace that is comfortable. Please contact Alan Bayliss, Ph. 0418 233 414, email [gabayliss@hotmail.com](mailto:gabayliss@hotmail.com) or Greg Thompson, email [gregthompson@gmail.com](mailto:gregthompson@gmail.com) or 0438 826511

**2<sup>nd</sup> Dec: The first Tuesday Lunch is our XMAS lunch.** Please contact Richard Middleton via SMS on 0408 328 465 or email [sunbeam@bigpond.net.au](mailto:sunbeam@bigpond.net.au) And the first Tuesday lunch in 2026 is Jan 6<sup>th</sup>.

**3<sup>rd</sup> Dec: Monthly Bike Ride** first Wednesday of the month. Meet at Vision Australia at 9.30am on Glenferrie Road opposite Kooyong Tennis Club. If you are riding, **Please** contact Jamie McLeod on 0417 037 855 and bring your MYKI card.

**9<sup>th</sup> Dec: Investment Special Interest Group.** Held on the second Tuesday of the month at 10.00am in the Church House, 161-163 Wattletree Road Malvern, and on Zoom (Meeting ID=804369746). Discussion topics: Economic trends, Monetary and Fiscal policy, and investment issues generally. Come along and contribute to managing our virtual investment portfolio and the consumption of Tim Tams. Contact Richard Uglow on 0408 574453.

**10<sup>th</sup> Dec: Golf Group.** The monthly Probus golf outing will be on Wednesday 10<sup>th</sup> of December – mid-morning – depending on available tee times. As always – a casual and social 9 holes. Bookings for tee times open 1 week before (and get snapped up very quickly) – so Brian needs to have your payment in his bank account by the previous Tuesday

Four members participated in our November golf outing – including new member Sandy Aesch. However there was a downpour on the day, which cleared beautifully for our game, making the weather and the company the highlights of the day – the quality of the golf was a little patchy at times

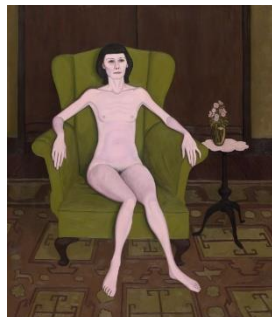
..... except for Norm Ashby whose shots again went in a direct line from the tee to the green every time – most of us got far greater value for money by exploring the extremities of the course!

Green fees are \$20.50 per person, providing you have a concession card, or even the basic senior card. So please, don't delay. Pay Brian and Mary Stiebel, BSB 083-337 Acc: 519168547, or PayID 0415484585. Please advise Brian by 1<sup>st</sup> December at the latest if you want to play. And being a Probus group, coffee after the game is almost mandatory! And for your Diary the Golf day in Jan 2026 is on the 14<sup>th</sup>.

**11<sup>th</sup> Dec: Music Appreciation Group.** The theme for this month is Movie Overtures. Please contact Chris Begg by phone on 0419 105586, or on [ckpjbeeg@optusnet.com.au](mailto:ckpjbeeg@optusnet.com.au). Chris's address is Apt 208, Toorak Place, 28-30 Jackson St Toorak, 3142. Press key #208 at the front door and Chris will let you in. And for 2026, the date is the 8<sup>th</sup> Jan and the theme is 'The best of Strauss'.

**16<sup>th</sup> Dec: Third Tuesday Outing** is at **The Ian Potter Centre: NGV Australia, Fed Square**

For the exhibition by John Brack and Prudence Flint, "From All angles". This display brings together, for the first time, the work of two acclaimed Melbourne artists, Prudence Flint and John Brack. Known for their distinctive styles and refined painterly techniques, both artists explore the human figure with precision and psychological insight, rendering figures with deeply symbolic colour palettes and sharp lines. For Brack, the nude was a recurring subject through which his cerebral approach challenged traditional notions of the genre. The works on display reveal distinct aesthetic shifts in his practice across more than two decades. Flint's practice, informed by traditions of figurative painting and the representation of women throughout art history, centres on portraits of women in interior spaces that radiate intensity and intimacy.



Contrary to editorial practice, our convenor insisted we encourage members to attend by use of the included lurid sexual reference image as an example of what is on display. Together, the works of John Brack and Prudence Flint offer a compelling conversation across time, rooted in shared dedication to the human figure, the studio practice, and the complexities of representing women. In bringing their works into dialogue, the display invites fresh perspectives on both artists' practices. Meet in the Foyer at 10.30am. Partners are welcome,

Please book with Ian Connelly on email [Cadillac.connelly@gmail.com](mailto:Cadillac.connelly@gmail.com) or 0419 368 088 **by the 5<sup>th</sup> Dec**, and advise him if you wish to attend the optional Young and Jacksons lunch following the display.

**Dec: En Plein Air Art Group.** This artistic group next met yesterday on Monday 24<sup>th</sup> November at Burnley Gardens. Please contact Michael Fitzgerald via email, [michaelfitzgerald54@bigpond.com](mailto:michaelfitzgerald54@bigpond.com) or on 0408 286 797 and watch out for Leigh's emails as to if there will be a December meet. Bring your own materials, chair, pencils, sketch pads etc. Feel free to come and watch, or, if you're feeling brave, critique!



**October Guest Speaker: Clancy Moore** . Clancy heads up Transparency International Australia, the Australian arm of the leading international anti-corruption not for profit NGO. They undertake research, advocacy, media and training to combat corruption in both private and government sectors. They work in Canberra and internationally. Corruption is defined as abuse of entrusted power for private or public gain. It destroys trust in our society, causes polarisation of debate, and 4-5% of global GDP is lost each year and slows or stops governance improvements. One example being vested interests preventing effective reform of gambling. Another is with construction costs, contributed to by the CFMEU.

A measure of corruption has been developed; the 'Corruption Perception Index'. It looks at 13 key data sources, such as banks, the IMF, economists, and other reputable sources. It assesses one '1' as being very corrupt, 100 as very clean. In 2022 Australia scored its worst points ever at 74. Over 10 years from 2012 to 2022 Australia fell 12 points from 82 to 74. We have a problem. Can we recover? There is a story about Mick Young, a shearer who became politician, elected Federal Member for Port Adelaide in 1974, and was Leader of the House and made Special Minister of State in 1983. He was however made to stand down in 1984 as a result of the Paddington Bear case – a trifling affair by today's standards. He had not declared this gift to his wife in his luggage on returning from a trip to Australia. It cost him \$1000 in duty, and ultimately his career. On the other hand, Stuart Robert entered politics in 2007, becoming assistant Minister for Government Services in 2013. About then he racked up a \$38000 home internet bill and attempted to get it paid by the taxpayer. Previously he was involved in assisting a related Tollgate firm to obtain a contract from Gold Coast Council, later assisting a Canberra lobbying firm Synergy 360 to assist clients to navigate federal bureaucracy to obtain contracts. He was also involved in the Robodebt tax liability scheme (later found illegal) and showed little support for taxpayer legitimate interests. There were other cases that became known, but he never resigned. He was never charged. He lost his seat in the 2023 election.

In NSW we have Eddie Obeid a Minister in Parliament who conspired to have lucrative coal exploration licences granted for his farm approved by Parliament. He was investigated by the Commission against Corruption for this and other cases and eventually jailed. In Victoria 'Teflon' Dan Andrews was able to duck and weave through multiple accusations of wrongdoing. Developer John Woodman was accused by the media of bribery and corruption involving planning decisions with Casey Council. These cases demonstrate lack of accountability and leadership by elected officials. It allows grave corruption which may not be technically illegal, but involves favouritism, pork barrelling, and bending of the rules to enrich networks and political operatives. Another pillar involves people speaking out. Colleen Taylor who worked for Centrelink raised concerns about Robodebt to her boss, then his boss and eventually to Secretary Campbell. She wrote letters and repeatedly warned the Department of problems but was ignored. As yet no charges or jail time!

This and other cases of whistle blowers being ignored and often ill treated has a chilling effect on problems coming to light and being fixed. Other sources of corruption come from vested interests, lobbyists, cash for access, pay to play, politics for sale, role of unions in policymaking. These not only benefit private interests, but also public interest. For example, in the 2022-23 financial year, Sportsbet donated \$110,000 to Labor and \$93,000 to the Coalition (which includes the Liberals and the Nationals). In the 2021-2022 financial year, donations were split with \$143,000 going to the Coalition and \$135,000 to Labor. The mining industry gives to both parties, donating \$M16.6 over the last 10 years. Australia seems to be improving with an improvement in the Index to 77 last year. There are improvements in how the Administrative Appeals Tribunal works (Redress against Public Service decisions) more attention to money laundering, broader commitment to government transparency. But nevertheless, the Albanese Government wants to change how Freedom of Information works, and does limit information becoming public as well. Australia is at the crossroads; we all need to recognise and minimise corruption in its various forms. (Summary WL(John) Johnson).

### **October Spotlight Speaker - Peter Penry-Williams**

Peter explained that he had been asked by a previous President to speak about a character defect in his personality. He chose impulsiveness (confirming that it was just one of many!) and gave three interesting examples with three different outcomes.

The first example was from his time as a Parliamentary secretary for a Commonwealth minister. He was asked to obtain the personal details of a worker as a favour for the Deputy PM Jack McEwen. This led to the arrest of the worker on theft charges. (Outcome: Bad)

The second example was a request from Judy Patching to proceed with Melbourne's bid for the 1996 Olympic Games. He went straight into action with the bid against bids from Sydney and Brisbane without waiting for formal Council approvals. Melbourne won against Sydney and Brisbane but ultimately lost to Atlanta. (Outcome: Possibly Good).



The third example was reversing into his wife while she was getting things out of the car boot because he feared a truck in front was about to lower its tail lift onto his car. (Outcome: Really Bad) He did reassure us that his wife both recovered and forgave him.

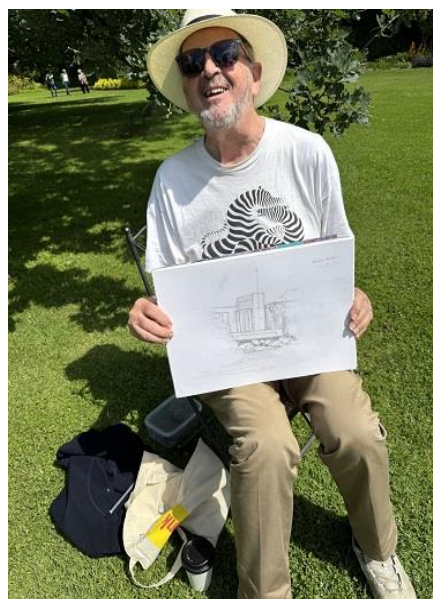
#### **Pictures from October Activities.**



**Our members at the Duldig studio**



**The walking group, or should we say, coffee group, rain or shine.**



**Frantic activity at En Plein Air Art**

## Special Member Interest Presentation

The City of Stonnington is a complex, huge organisation. It must manage, with limited funds, so many facets of the city's residents and assets, but still not incur debt upon debt. If you wish to immerse yourself in the detail, I suggest you approach the council for its public financial plans. Provided you don't wish to sleep for a few days!

## Building Stonnington's Financial Future



### By Dale Dickson PSM, Chief Executive Officer, City of Stonnington

Each year, Council prepares an annual Budget and long-term Financial Plan to guide how we deliver more than 100 essential services and various capital works projects that make Stonnington a great place to live, work and play. From maintaining roads and open spaces to supporting childcare, libraries, aged services and community facilities, our focus is on providing high-quality services in a financially responsible way. The recently adopted 2025–26 Budget and 2025–26 to 2034–35 Financial Plan continues this responsible approach. Together, these documents outline how Council will balance today's needs with the expectations of future generations. The Plan provides a 10-year projection of our financial position, ensuring we can continue delivering the programs and infrastructure our community relies on.

This year's Budget was informed by early consultation as part of the Council Plan 2025–29 engagement. We heard clearly from residents about what matters most: maintaining parks and open spaces, supporting family-friendly events, investing in community facilities, and ensuring fair and affordable access to childcare and local services.

In response, we have adjusted our Budget to reflect community feedback, reinstating Christmas Carols at Central Park, phasing childcare fee increases, and ensuring future investment in Prahran Market is carefully considered through detailed feasibility work. Major investments in 2025–26 include upgrades to Percy Treyvaud Memorial Park, improvements along the Gardiners Creek Trail, safety and amenity works in the Chapel Street Precinct, and critical maintenance at the Prahran Market and our aquatic centres. We recognise the increasing financial pressures faced by all councils, and that is why we have begun a community conversation on Funding Stonnington Tomorrow, which will explore sustainable ways to maintain services and facilities into the future.

Council remains committed to sound financial management, transparency and long-term sustainability. With community input and careful planning, we can ensure Stonnington continues to thrive both today and tomorrow.

## NEXT GENERAL MEETING.

**Malvern Probus Meeting, 10.00am January 27<sup>th</sup> 2026**

**Three Malvern Probus Members will address the meeting in turn**

## Now, Of General Interest.....and it's never the time is it? Procrastinate!

Following last month's General Meeting, one topic of conversation at our Kooyong lunch was the different documents one should complete prior to "moving on".

The following is an introduction to several documents. The following are **useful guides only** for members to help understand what should be done.

**BUT, while you can prepare these documents, and knowing the basics gives you time to think, you are specifically strongly advised to discuss and formalise them with a lawyer specialising in these documents.**

## E&OE

**Advance Care Directive** This is the **main document** that records your medical treatment preferences.

There are some intrinsic differences in the documents:

- **Values Directive** – describes what matters most to you (e.g. comfort, dignity, independence, religious or cultural beliefs).
- **Instructional Directive** – gives legally binding instructions about specific treatments you consent to or refuse, such as:
  - Resuscitation (CPR)
  - Life support or ventilation
  - Artificial feeding or hydration

**Doctors must follow an instructional directive** if it applies to the situation — they *cannot* override it, even if the family disagree. But again beware. This document takes some time and serious thought to complete. And it is recommended that you discuss this with your spouse and children. It only takes effect if you **lose capacity** to make medical decisions yourself.

**Appointment of a Medical Treatment Decision Maker** This is Victoria's version of a **medical power of attorney**. It lets you **choose one person** (and optional backups) to make medical treatment decisions for you if you can't.

That person can:

- Speak with doctors
- Consent to or refuse treatments
- Use your Advance Care Directive to guide decisions

They **must follow your Advance Care Directive** and act in your best interests.

But **without** the ACD, family lawyers will give you any number of examples of family disputes as to your treatment. It can, and does, break up families.

## How they work together

In Victoria:

- Your **Advance Care Directive** says *what you want done* (instructions and values).
- Your **Medical Treatment Decision Maker** *speaks for you* when you can't.

If you have both:

- Doctors look at your **Advance Care Directive first** (it's legally binding).
- Your **Decision Maker** only makes decisions where the directive doesn't cover the situation.

You can download both official forms from the **Victorian Department of Health** website:

- Advance Care Directive Form (Victoria)
- Appointment of Medical Treatment Decision Maker Form

Both must be **Signed and witnessed** (one witness must be a medical practitioner or authorised person).

## Types of Powers of Attorney in Victoria

1. **General Power of Attorney**
  - Used for **specific financial or legal matters** (e.g., managing accounts).
  - Only operates **while you have decision-making capacity**.
  - Automatically ends if you lose capacity.
2. **Enduring Power of Attorney (Financial and/or Personal)**
  - Allows your attorney to make **financial, legal, and personal (non-medical)** decisions.
  - "Enduring" means it **continues to operate even if you lose decision-making capacity** (e.g. through illness or accident).
  - Most people use this for long-term financial and legal management.

## What Financial Powers Cover

A financial attorney can make decisions such as:

- Managing **bank accounts**, paying bills, and collecting income.



- **Buying or selling** property, shares, or other assets.
- **Managing investments** and superannuation.
- **Lodging tax returns** and dealing with Centrelink or the ATO.
- Signing **legal documents** related to finances or property.

You can **limit** their powers (for example, “may only pay bills but not sell property”).

## When It Starts

You choose when the power begins:

- **Immediately**, or
- **At a specified future date or event**, or
- **Only if you lose capacity** (certified by a doctor or specified in the document).

## Who You Can Appoint

Your attorney must be:

- **18 years or older**,
- **Not insolvent (not bankrupt)**,
- **Someone you trust completely** (often a spouse, family member, or close friend),
- **Willing and able** to take on the responsibility.

You can appoint **more than one attorney** and decide if they act:

- **Jointly** (must agree on all decisions), or
- **Severally** (each can act independently).

## Decision-Making Capacity

You must **have capacity** to:

- Understand the powers you’re giving,
- Know when and how they’ll be used, and
- Be aware of the potential consequences.

If there’s doubt, it’s wise to get a **professional assessment** before signing.

## Making It Legal

To be valid:

- The **form must be in writing** using the official **Victorian Enduring Power of Attorney form**, available from the Department of Justice & Community Safety.
- It must be **signed and dated** by you and the attorney(s).
- It must be **witnessed by two people**, including:
  - One **authorised witness** (lawyer, medical practitioner, police officer, JP, etc.),
  - Neither witness can be your attorney or a relative.

## Safeguards and Oversight

- Your attorney must act **honestly, diligently, and in your best interests**.
- They must **keep your finances separate** and maintain accurate **records**.
- You can **revoke** the power at any time, provided you still have capacity.
- If there’s a dispute or misuse, **VCAT (Victorian Civil and Administrative Tribunal)** can:
  - Review or revoke the appointment,
  - Require financial reporting,
  - Appoint an administrator if necessary.

## When It Ends

An Enduring Power of Attorney ends if:

- You **revoke** it (while you still have capacity),
- The attorney **resigns** or **dies**,
- You **die** (after which your executor takes over),
- The attorney becomes **bankrupt** or **loses capacity**.

## WILLS

Making a **Will in Victoria (Australia)** is an important legal process that ensures your assets are distributed according to your wishes after your death. Below is a clear overview of how it works — including requirements, steps, and options.

### Legal Requirements for a Valid Will in Victoria

Under the **Wills Act 1997 (Vic)**, a will is valid if it meets these criteria:

- **You are over 18 years old,**
  - Exception: If you're under 18, you can only make a will if you're married or the Supreme Court gives permission.
- **The will is in writing** — typed or handwritten.
- **You sign it** at the end of the document.
- **Two witnesses** (both over 18) must watch you sign, and they must then sign it themselves in your presence.
  - Witnesses should not be beneficiaries (to avoid potential challenges).

**Essential Elements to Include,** A typical will should cover:

- **Your full legal name and address.**
- **Appointment of an executor** – the person (or people) responsible for managing your estate and carrying out your wishes.
- **Beneficiaries** – who will receive your assets, and what each person gets.
- **Specific gifts** – items like jewellery, cars, or family heirlooms.
- **Residual estate** – what happens to any remaining assets after specific gifts are distributed.
- **Guardians for children**, if applicable.
- **Funeral and burial/cremation wishes** (optional).

**How to Make a Will,** You have several options, depending on your circumstances:

#### a. DIY Will Kits

- Available from **Australia Post, newsagents, or online** (often under \$50).
- Suitable for **simple estates** (e.g. leaving everything to your spouse and kids).
- Risk: Mistakes or unclear wording can cause legal disputes later.

#### b. Using a Solicitor

- Recommended if you have:
  - A blended family
  - Property in multiple states or overseas
  - A business or trust
  - Complex assets (e.g. superannuation, investment properties)
- Benefits: The solicitor ensures it complies with Victorian law and can store it securely.

#### c. Public Trustee / State Trustees Victoria

- The **State Trustees** can prepare your will for a fee (or free in some cases, e.g. pensioners). However there are sometimes ongoing fees which you may find quite onerous, take care!
- They can also act as executor if you wish.

#### Updating or Revoking a Will

- Review your will **every few years** or after major life events:
  - Marriage (automatically revokes your existing will)
  - Divorce or separation
  - Birth of children or grandchildren
  - Buying or selling property
- To change your will:
  - Use a **codicil** (a legal amendment), or
  - Make a **new will** (which automatically revokes the old one).

#### What Happens if You Die Without a Will

If you die “**intestate**” (without a valid will), Victorian law decides who gets your assets — **not you**.

- The **Administration and Probate Act 1958 (Vic)** sets out a formula:
  - Spouse and children share the estate in fixed proportions.
  - If no immediate family, it passes to relatives in a set order (parents, siblings, etc.).
- This process can be lengthy and stressful for your family.

#### Special Considerations

- **Superannuation:** Usually not automatically part of your will. You must make a **binding death benefit nomination** within your super fund.
  - **Digital assets:** You can specify what happens to online accounts, crypto, or intellectual property.
  - **Passwords:** You probably have lots of critical information on your computer. Who has the passwords and do they know where in your filing system the information is held?
  - **Setting up Trusts:** These can be difficult when the circumstances you wish to provide for are complex.
- Get legal advice.**